

# youi TRIP

## A localised approach

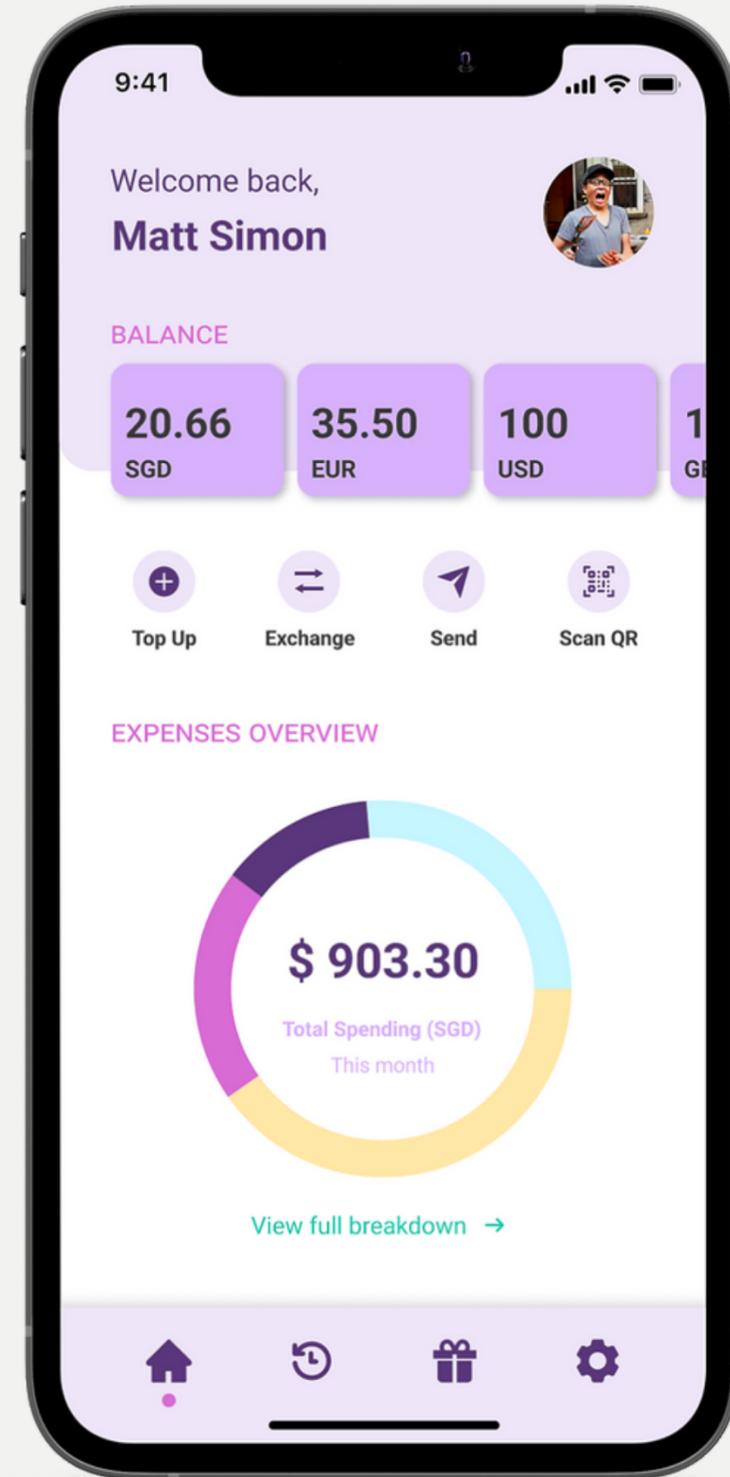
Designed to increase user retention in the COVID-19 pandemic

### PRESENTER

Samantha Tan

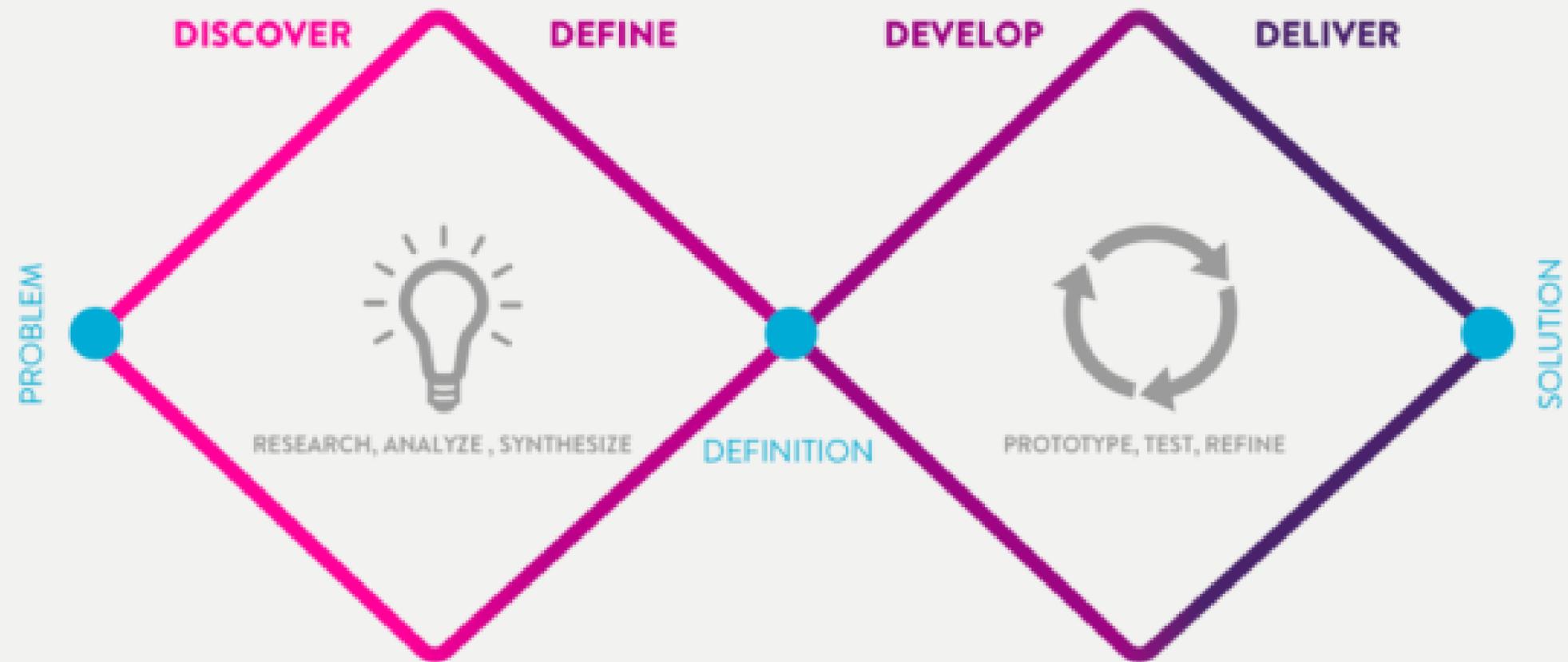
### VERTICAL INSTITUTE

UX Bootcamp Capstone Project



INTRODUCTION

# The Process



## Discovery and Planning

- Project overview
- Challenges

## Research and Strategy

- User interviews
- User insights
- Observations
- User Personas
- Empathy map
- MoSCoW feature prioritisation
- User flow

## Design and Iteration

- Low-fidelity mock-up
- Mid-fidelity wireframing
- High-fidelity prototype

## Measure/Test

- Usability test
- User feedback

## DISCOVERY & PLANNING

# Project Overview & Challenge

### About the company

YouTrip is a mobile financial platform that offers a multi-currency mobile wallet and a contactless Mastercard® to make payments in over 150 currencies with no fees.

### Project Overview

YouTrip is predominantly a fintech company that specialises in supporting multi-currency transactions and currency exchanges with no extra charges. It is a highly-recommended platform in the pre-pandemic times where global tourism thrived and the level of restrictions were nowhere near what it is today.

### The Challenge

While YouTrip is predominantly a useful tool for traveling, we cannot assume what worked well in the pre-pandemic times will continue to thrive at the moment and in the post-pandemic world.

The challenge is to learn more about YouTrip as a business in today's context and to create a localised solution, designed to increase user retention beyond the existing pandemic.

# User Interviews

I conducted user interviews with 5 users living in Singapore.

Some of the interviews were conducted in-person and some were conducted over Zoom. The interviews involved the users sharing their experiences and motivation when it comes to using the YouTrip platform.

Some of the interview questions were:

- Share with me what kind of tech platform or apps, do you use on a daily basis?
- Tell me about how you would prepare for your expenses overseas.
- How often do you shop online?
- How do you currently use YouTrip?
- What would your dream function for YouTrip be?
- Could you walk me through how you would top up or exchange money while using YouTrip?
- What parts of the app do you like/dislike?



## RESEARCH & STRATEGY

# User Insights

"Mobile payments are super convenient and important."

"I rarely go out with my wallet."

"Shop quite a lot on Shopee, Lazada and Taobao."

"I rarely use it (YouTrip) in Singapore."

"I need to consistently check the app to know of the balance amount. Actually tapped for the mastercard payment overseas but it failed due to insufficient value. I wasn't aware of that beforehand."

"The 2FA/OTP linked to my Singapore mobile number is a hassle when overseas."

"I want to be able to breakdown my expenses and categorise them."

"The only reason why I use GooglePay is for the cashback."

"Spending via YouTrip, I will miss out on the other cashbacks and rewards."



## RESEARCH & STRATEGY

# Observations

Here are some of the research conducted online which includes user reviews of the app and this is a documentation of more users' experience on the platform.

Let's hear what they have to say about the app.

**SignificantBreach**  
Level 3

★★★★☆ 06 May 2021 Purchased YouTrip

Got the physical card. Realised that the card can't be linked to google pay and some free trial services don't recognise the debit card. Might want to take note of this if you plan to use the debit card often. But this is a common problem with digital debit cards not from banks.

0 0

Helpful • 1

What are your thoughts? Reply

**Fong Kin Fai**  
Level 5

★★★★☆ 03 Jul 2020 Purchased YouTrip

For Singapore usage, I could use at most retail outlets but faced problem at using to topup Grab account wallet, adding to Samsung Pay and using for payment at Aliexpress. They do not accept YouTrip card.

There was no incentive to use this YouTrip card in Singapore as compared to other credit cards. There was not reward system, no cashback or reward points for every payment.

Another problem I faced was the leftover odd amounts in dollars and cents in YouTrip wallet will be stuck forever inside. Unless I use this card for payment or withdrawal in cash with a fee of \$5 each time. There was no way to spend the exact leftover amount or transfer out the leftover amount to a bank account, till the card expired.

I have contacted YouTrip through email about the leftover odd cents and dollars in the wallet and they have told me if I wanted to withdraw till \$0 in the wallet, I could cancel the card.

Overall, I would still keep this YouTrip card till expiry for overseas usage convenience, so that I do not need to carry too much cash in my wallet for safety and security. Else I do not see the much to use for payment in Singapore as there was no cashback or rewards.

0 0

Helpful • 0

What are your thoughts? Reply

**Jia Min**  
Level 6

★★★★☆ Posted 23 Jul 2021 Purchased YouTrip

Mainly using this YouTrip card for my online shopping on Taobao.

YouTrip writes really comprehensive articles about buying on Taobao. Good to check those articles out if you're clueless on how to start and is just starting out to buy on Taobao.

However, I'm unable to withdraw the money inside the YouTrip account, which is a drawback for me.

0 0

Helpful • 2

What are your thoughts? Reply

**NewbieApple**  
Level 4

★★★★☆ 25 Apr 2021 Purchased YouTrip

Customer support is quick to respond to query, hope they come out with more cashback incentive to attract customer

0 0

Helpful • 0

What are your thoughts? Reply

**melody**  
Level 5

★★★★☆ 12 Jun 2021 Purchased YouTrip

[Features]  
exchange rates are decent. Have used it to make payment in USD and TWD mainly.

[Withdrawals]  
if im correct, you cant withdraw the money out. So best is use the mastercard calculator to calculate the SGD you need to deposit to minimise any money idling inside youtrip

0 0

Helpful • 0

What are your thoughts? Reply

(Source: <https://seedly.sg/reviews/multi-currency-cards/youtrip-card>)

## PROBLEM STATEMENT

**How might we integrate new features on YouTrip so that users will continue using the platform during and after the COVID-19 pandemic?**

# User Personas



## MATTHEW

Age: 26

Occupation: Counsellor

Location: Singapore

Adventurous, Fun-Loving, Sociable

## Behaviours

- Enjoys socialising with friends after work
- Intends to visit friends in the States in the near future
- Always uses mobile payment such as ApplePay, GooglePay, PayLah to make transfers to friends
- Enjoys the mystery rewards and incentives on GooglePay
- Uses SplitWise when overseas with friends
- Occasionally shops on Shopee

## Frustrations

- Had trouble logging into due to the inaccessibility to his Singapore mobile number
- Went to a store to make a payment but only realised at the cashier that there isn't any money left in the account

## Goals

- To be able to make mobile payments for greater ease of convenience

## Needs

- A way to make payments offline without the need for the physical card

## RESEARCH & STRATEGY

# User Personas



### ELLIE

Age: 30

Occupation: Business Controller

Location: Singapore

Shopaholic, Foodie, Sociable

### Behaviours

- Enjoys shopping online in her free time – Shopee, Lazada, Amazon
- Often stays updated about the latest deals from word-of-mouth recommendations
- Recently got onto GrabPay/ Grab wallet, was enticed by the rewards and incentives
- Frequently keeps track of her expenses

### Frustrations

- inability to qualify to shopping rewards for banks' credit cards when spending is made through YouTrip
- Not being able to sort and categorise her expenses when using YouTrip

### Goals

- To enjoy YouTrip while maximising the rewards gained
- To be able to view the transaction history in a more organised manner

### Needs

- Automated expenses categorisation on the app
- Incorporation of attractive prizes and benefits to use YouTrip in a local context

## RESEARCH & STRATEGY

# User Personas



### ANDREW

Age: 27

Occupation: Analyst at a bank

Location: Singapore

Efficient, Sociable, Resourceful

### Behaviours

- Shops online frequently, always on the lookout for tech gadgets to value add to his lifestyle
- Doesn't often carry his wallet with him; heavily dependent on contactless and mobile payments
- Often use GooglePay to make transfer because of the surprise cashback

### Frustrations

- Unable to add YouTrip to his Apple wallet
- Finds it a hassle to calculate backwards to convert the right amount of SGD to the desired foreign currency. To avoid the situation where he cannot withdraw the residual amount from YouTrip
- Finds it a hassle to top-up in SGD first and then convert it to the respective currencies.
- Not sure how much is left in the wallet

### Goals

- To have fun while using the app
- Convenience
- Auto-conversion to the desired currency at the Top-Up stage

### Needs

- Attractive incentives for spending via the app
- Incorporation of mobile payment features
- Reduced steps when topping up foreign currencies

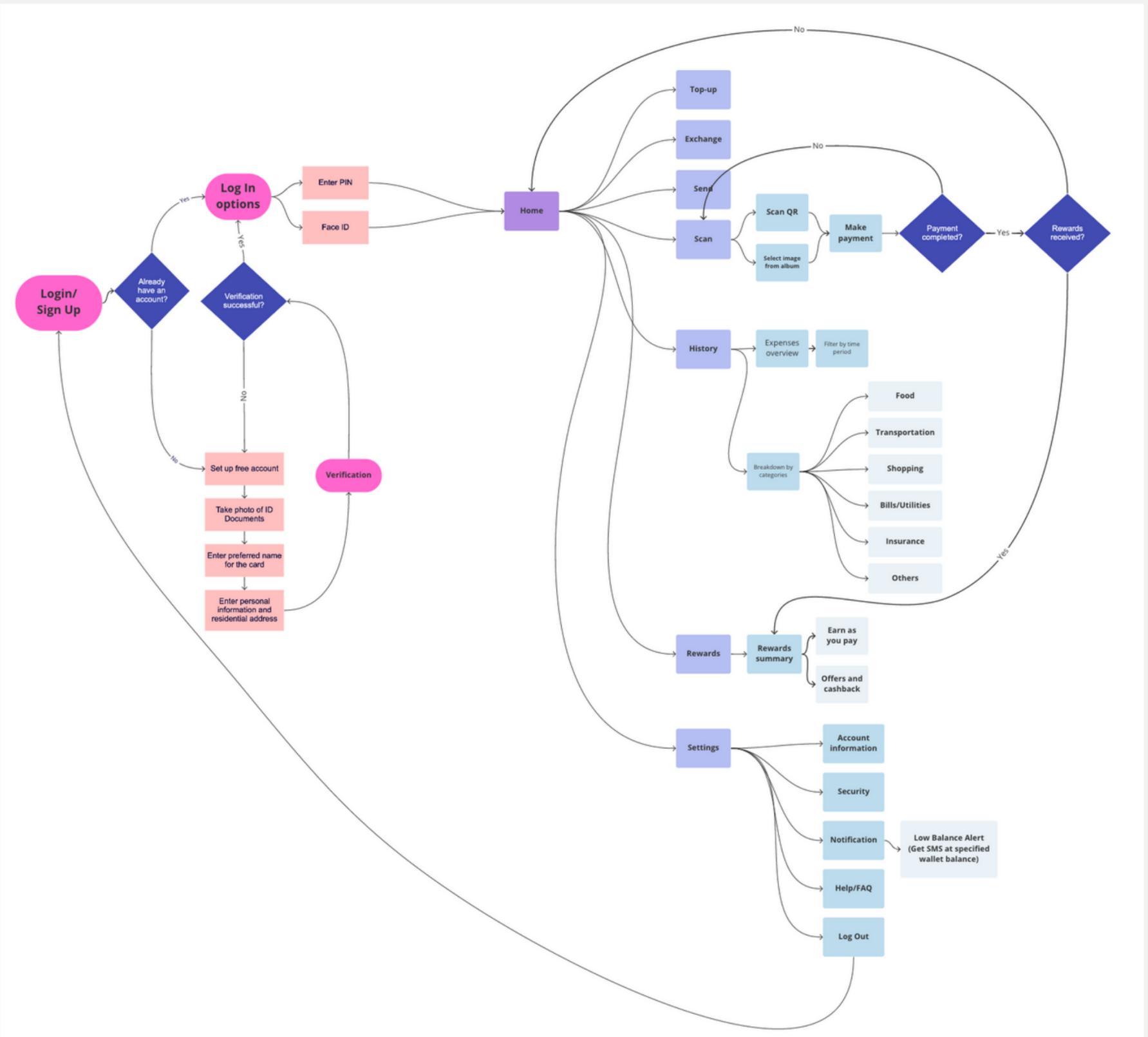
# MoSCoW Feature Prioritisation

Must Have 4	Should-Have 4	Could-Have 2	Won't-Have 1	
<p>As a user, I would like to be able to log in seamlessly - Face ID, 2FA</p>	<p>As a user, I want to be able to see which category are my expenses from</p>	<p>As a user, I would like to only get promotions that are relevant to me or my past transaction history</p>	<p>As a user, I would like to be able to customise the interface of the app</p>	+
<p>As a user, I want to be notified when my wallet balance is low</p>	<p>As a user, I want to be able to see which shops or merchants did I spend my money on</p>	<p>As a user, I would like to be able to choose from a variety of rewards</p>	+ New	
<p>As a user, I would like to be able to pay via a QR code</p>	<p>As a user, I want to be able to see my spendings breakdown by the month / year / period range</p>	+ New		
<p>As a user, I want to be made aware that I cannot withdraw the amount I'm topping-up</p>	<p>As a user, I would like to have cashback or rewards for the transactions I made</p>			
+ New				

RESEARCH & STRATEGY

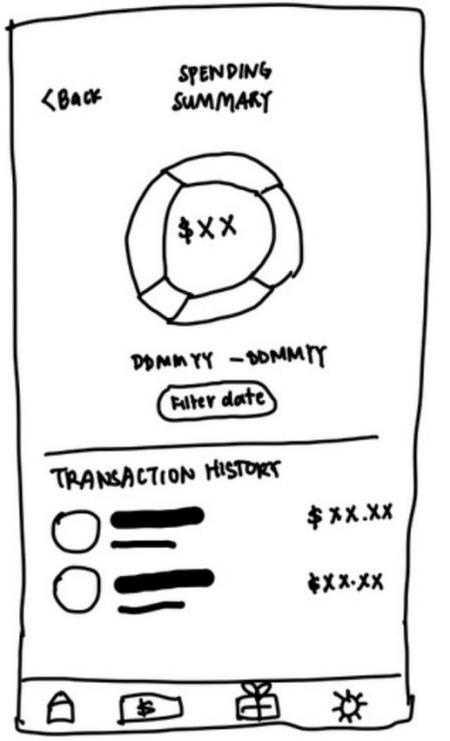
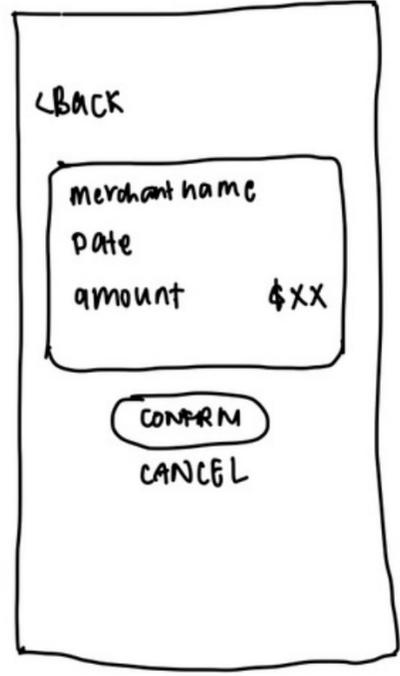
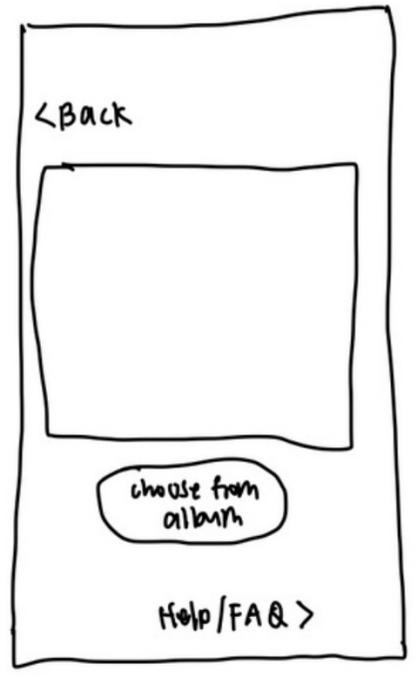
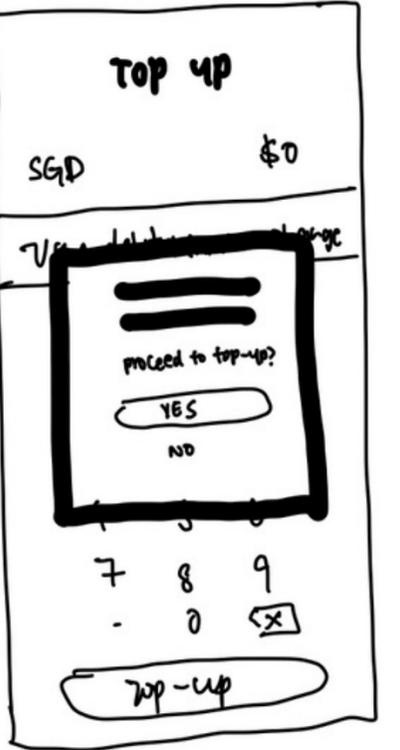
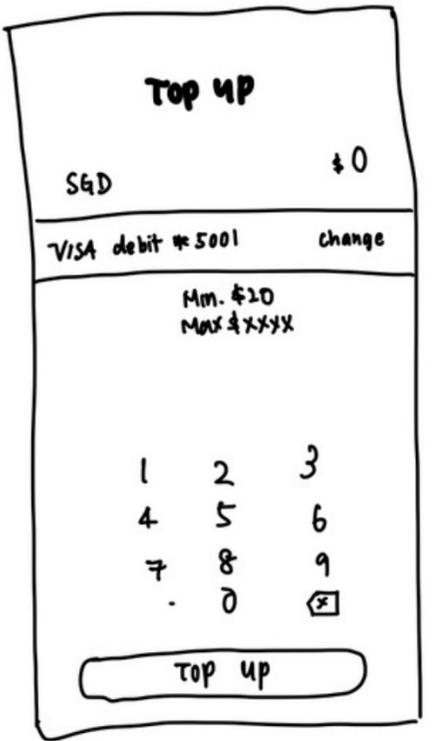
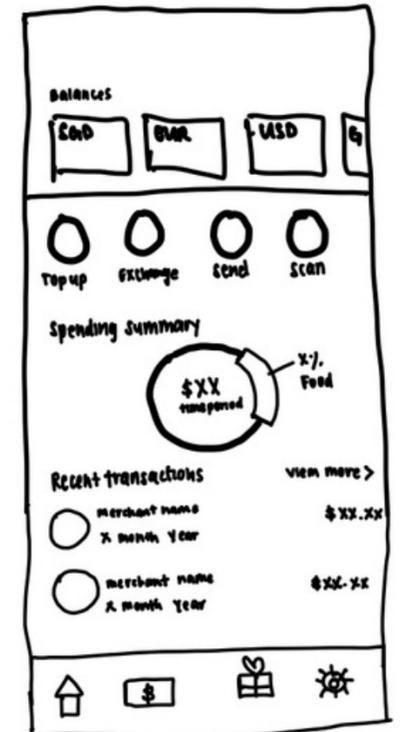
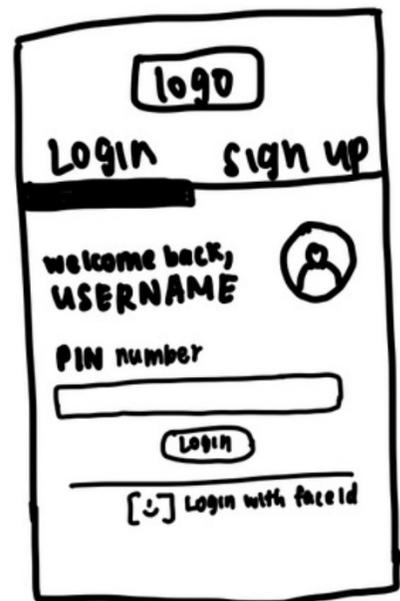
# User Flow

Click [here](#) to view the user flow (in higher definition) on Miro.



DESIGN & ITERATION

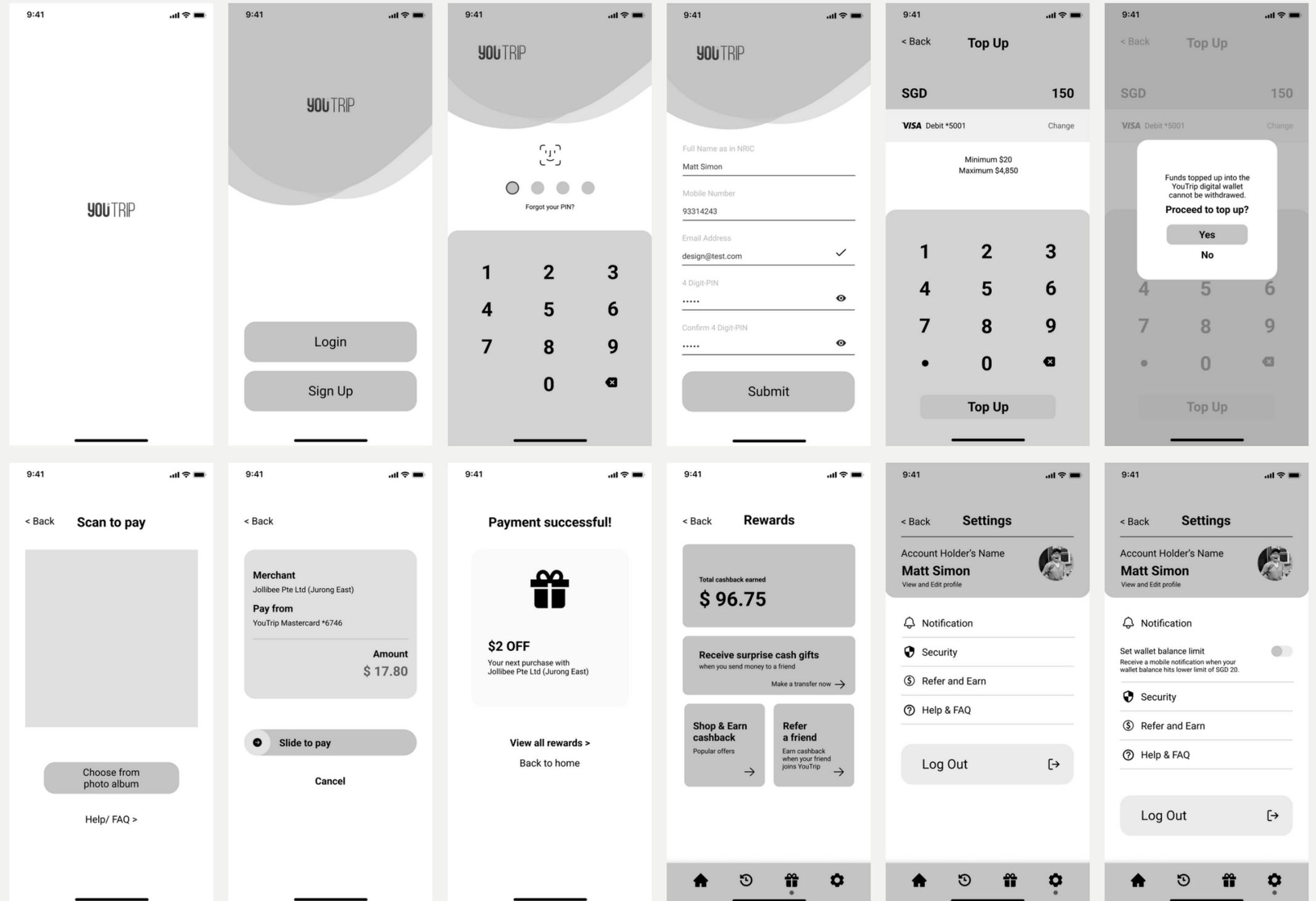
# Lo-fidelity prototype



DESIGN & ITERATION

# Mid-fidelity prototype

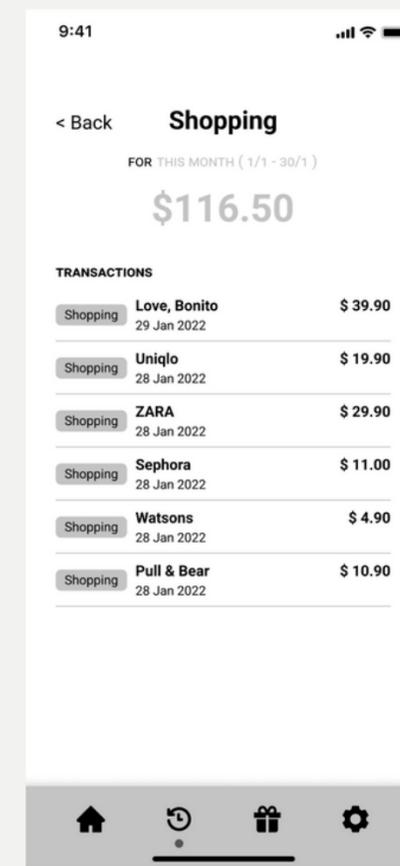
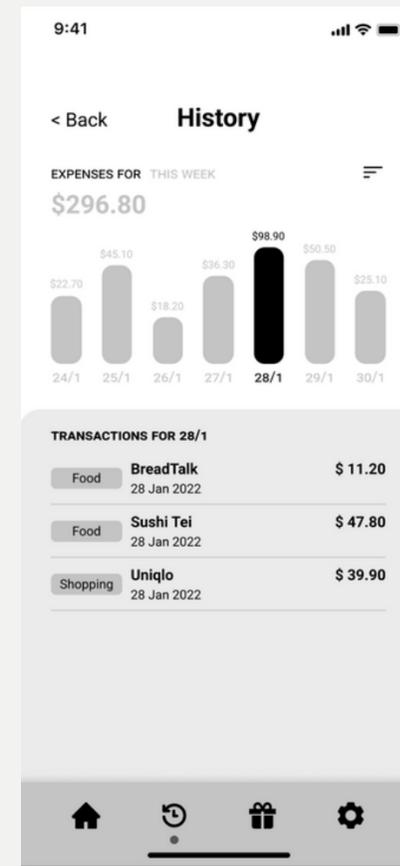
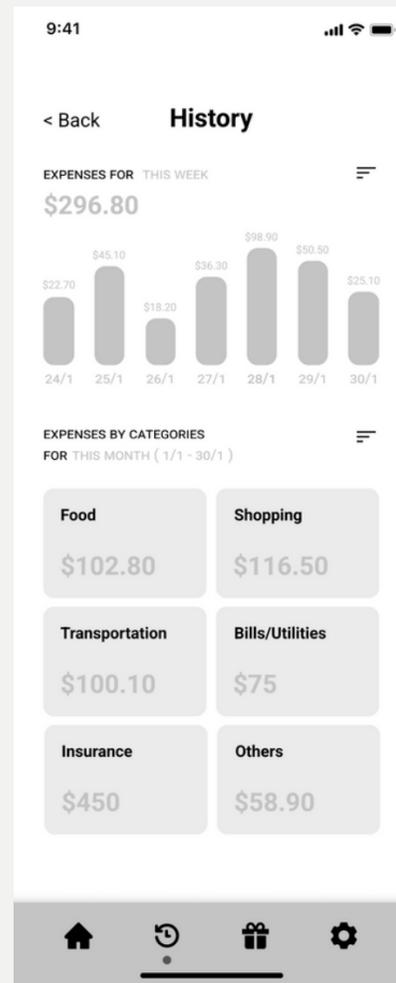
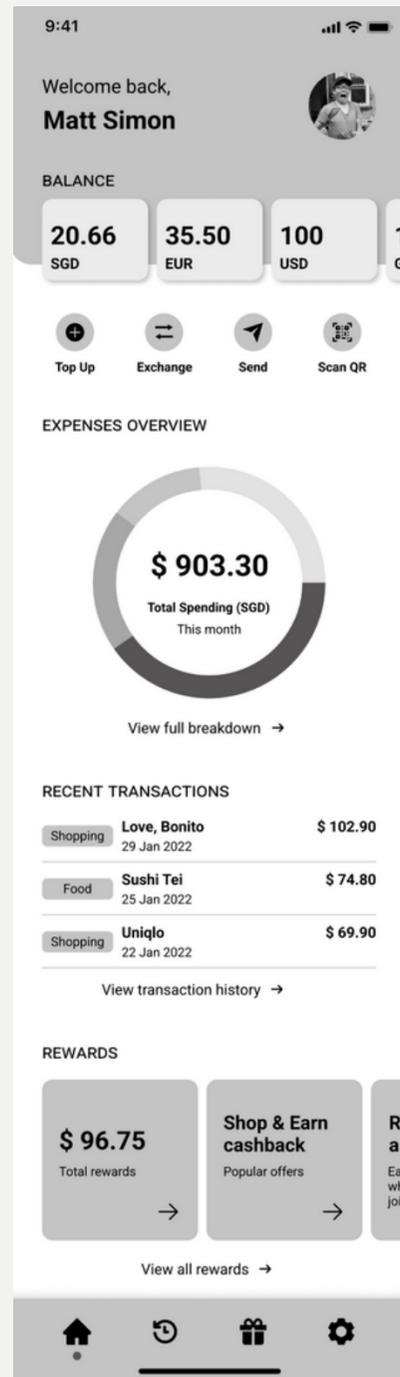
Click [here](#) to view the wireframes (in higher definition) on Figma.



DESIGN & ITERATION

# Mid-fidelity prototype

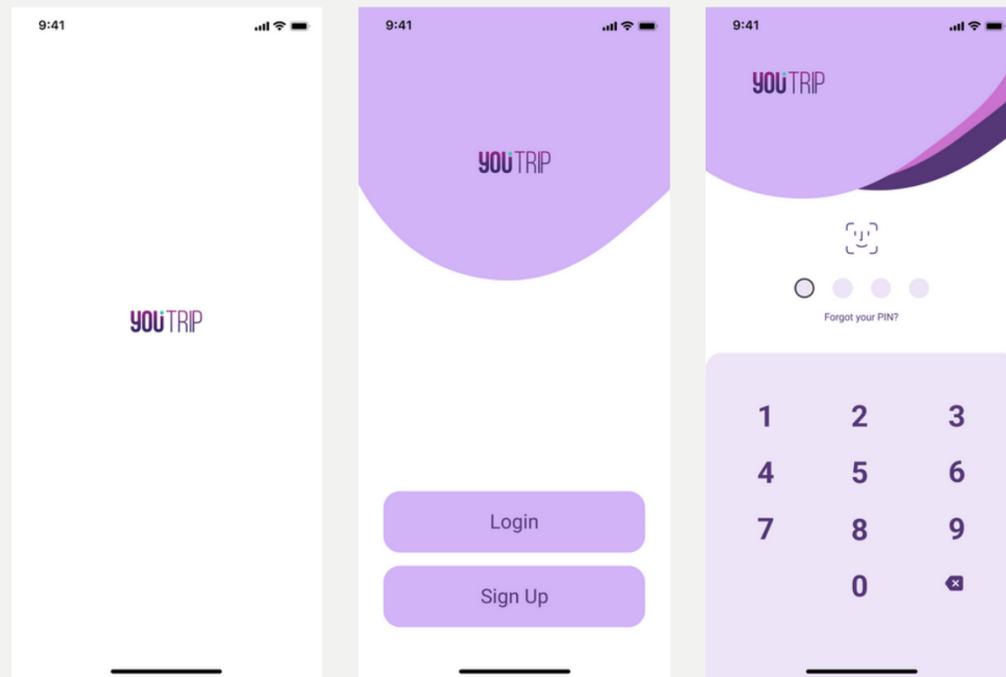
Click [here](#) to view the wireframes (in higher definition) on Figma.



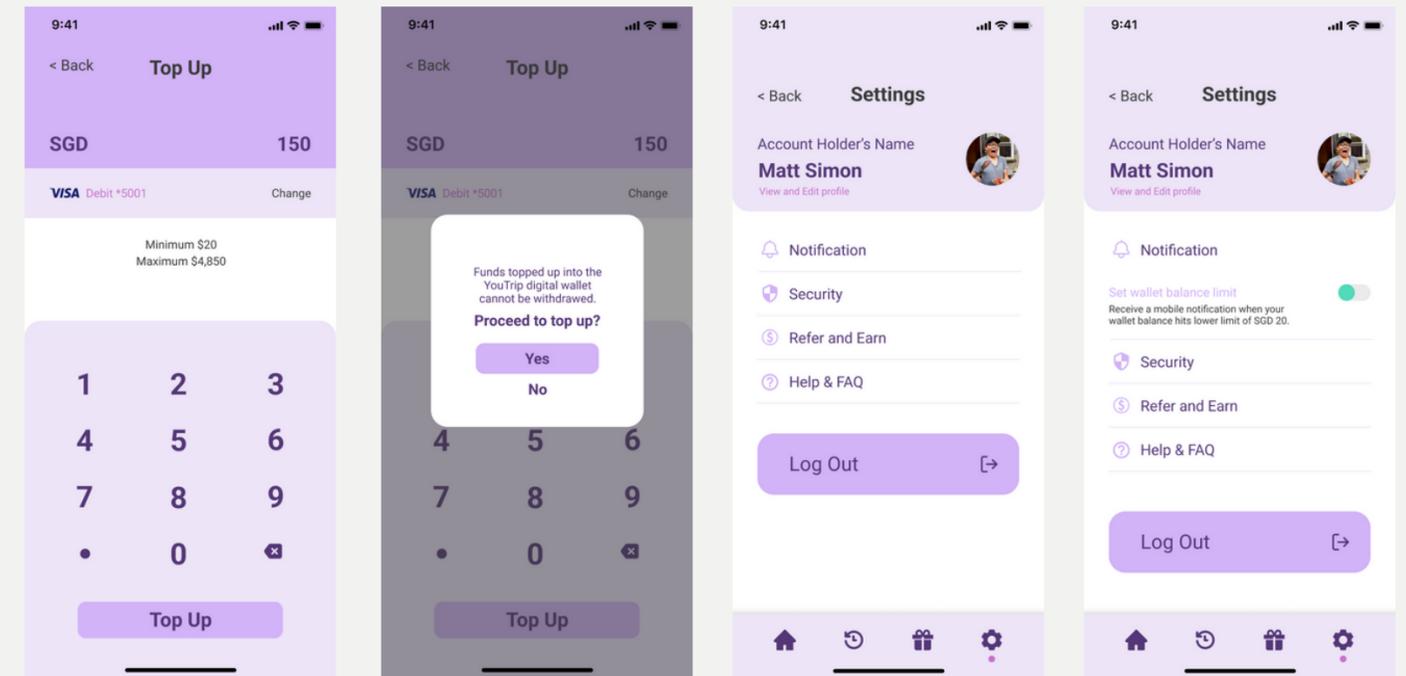
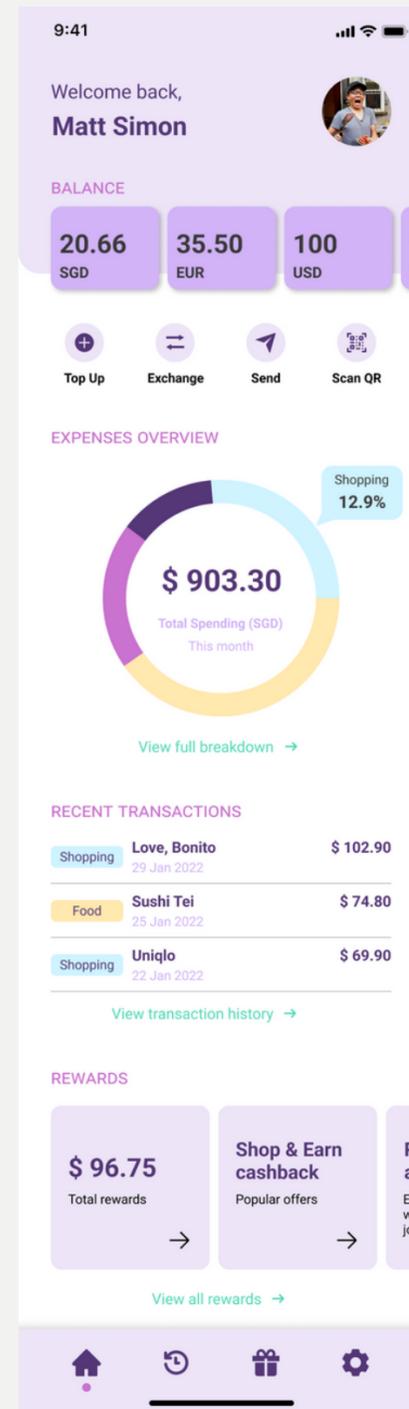
## DESIGN & ITERATION

# High-fidelity prototype

Click [here](#) for the interactive hi-fi prototype.



Taking into account the insights obtained from the user interviews conducted, a new feature has been introduced. We are now allowing log ins using Face ID for a seamless user log in experience.



The newly redesigned interface of the YouTrip app now includes new features such as:

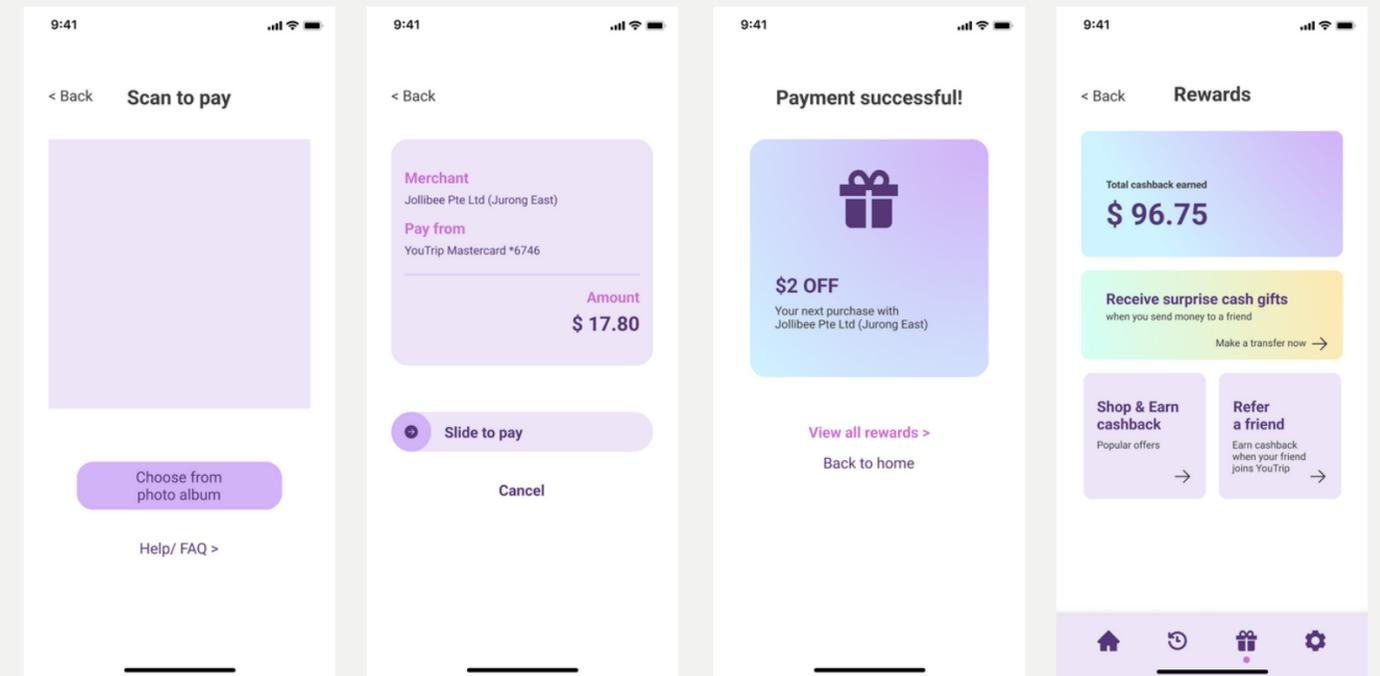
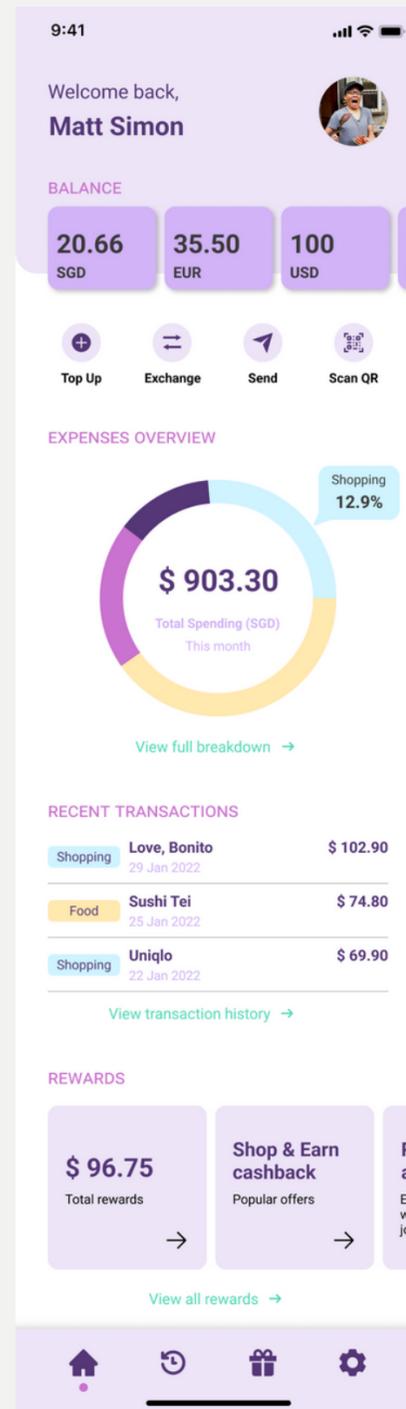
- Scan QR (for mobile payments)
- Expenses Overview on the home page
- Rewards and cashback from mobile transfers and shopping

The 'Top Up' screen now has an added function to highlight to users that the funds added into the digital wallet, cannot be withdrawn. Users will be more mindful to top up what is only needed for their purchase. We have also added a new section under 'Notifications', to allow users to receive alerts when their wallet balance is low.

## DESIGN & ITERATION

# High-fidelity prototype

Click [here](#) for the interactive hi-fi prototype.



The 'Scan QR' function is a new addition to the app and is a highly desirable feature according to research conducted with existing YouTrip users. Given the ongoing pandemic and travel situation, there needs to be an expansion for the app's product offering beyond the competitive exchange rates.

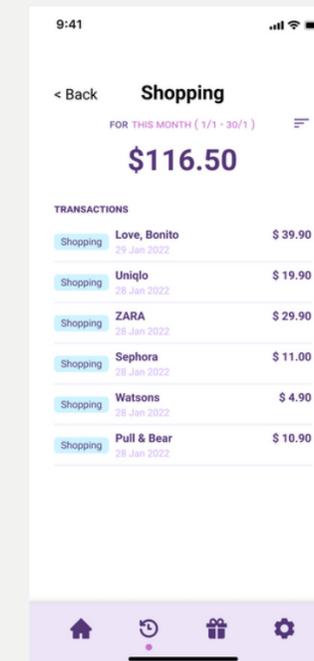
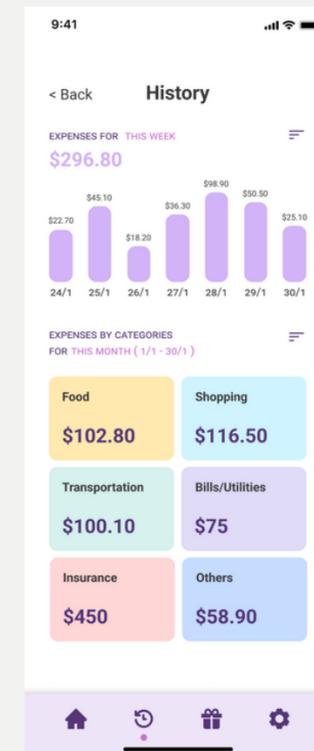
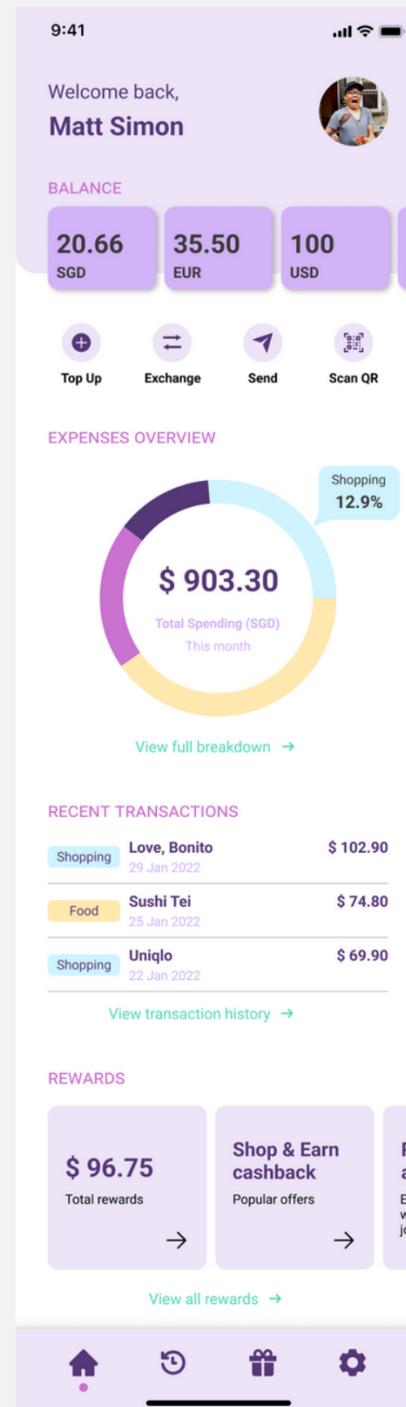
Mobile payment is a potential area to explore, to increase user retention for the product.

The incorporation of incentives and surprise cash gifts will also be a critical addition to attract and retain users of the app.

## DESIGN & ITERATION

# High-fidelity prototype

Click [here](#) for the interactive hi-fi prototype.



According to the insights obtained during user interviews, we have identified that a feature to categorise expenses and transactions is highly desirable.

Hence, in this edition of the redesign, we have incorporated features such as:

- Expenses overview in a donut pie chart, color categorising the nature and percentage of the expense
- A history/summary of all expenses – allowing users to filter the specific time period of interest, to determine the associated expenditure within that period of time.
- Further breakdown of expenditures (Food, Shopping, Transport etc.)

MEASURE/TEST

# Usability Test and feedback

Upon completion of the High-Fidelity prototype, a mix of existing and new users were tasked to explore the newly designed YouTrip app.

These are some of the observations and feedback received:

- It has been observed that users tend to tap on the total cashback amount on the rewards page. When asked why, the common response was that they would like to view the breakdown of the total cashback amount and to find out more information about that amount.
- It has been observed that when users land on the "History" page, they instinctively tried to scroll horizontally to navigate the expenses for the week. This could be implemented in further iterations of the app interface.
- Users are also unaware of the ability to tap on the specific date to view the expenses breakdown for that date.
- No comments on the icons used as it was intuitive, sufficient to get around the app seamlessly.

# Thank You

For references to the background work done,  
please click on the links below.

[Miro](#)

[Notion](#)

[Figma](#)